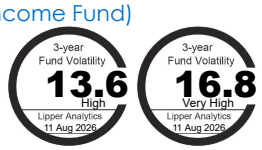
For Sophisticated Investors Only

RHB MULTI-ASSET GROWTH & INCOME FUND (formerly known as RHB Emerging Income Fund)

SEPTEMBER 2026 FUND FACTSHEET

All data expressed as at 31 August 2026
unless otherwise stated



USD class | RM class

FUND INFORMATION

Manager
RHB Asset Management Sdn Bhd

Trustee
HSBC (Malaysia) Trustee Berhad

Fund Category/Type
Feeder Fund / Income and Growth

Launch Date
04 July 2017

20 August 2026 — AUD-H-A, RM-A, RM-H-A, SGD-H-A, USD-A, AUD-H-B, RM-H-B, SGD-H-B

Base Currency
USD

Financial Year End
31 August

Minimum Initial/Additional Investment
1,000.00 / 500.00 for each of the respective currency classes available

Benchmark
30% MSCI AC World Index (USD), 30% Barclays Global High Yield excl CMBS & EMG 2% index (USD), 30% FTSE Convertible Global Focus index (USD) and 10% Barclays Global Aggregate Bond Index

Sales Charge*
Up to 5.50% of investment amount

Redemption Charge
None

Annual Management Fee*
1.80% per annum of NAV

Annual Trustee Fee*
0.06% per annum of NAV

Distribution Policy
Class A – No distribution
Class B – Monthly, if any

Bloomberg Ticker/ISIN Code

USD-B	RHBEIUS:MK / MYU9902AK005
AUD-Hedged-A	RHBEAHA:MK / MYU0100B9146
RM-A	RHBERMA:MK / MYU0100B9112
RM-Hedged-A	RHBERHA:MK / MYU0100B9120
SGD-Hedged-A	RHBESHA:MK / MYU0100B9138
USD-A	RHBEUSA:MK / MYU0100B9104
AUD-Hedged-B	RHBEAHB:MK / MYU0100B9179
RM-B	RHBEIRM:MK / MYU9900AW004
RM-Hedged-B	RHBERHB:MK / MYU0100B9153
SGD-Hedged-B	RHBESHB:MK / MYU0100B9161

**All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.*
Note: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

FUND OVERVIEW

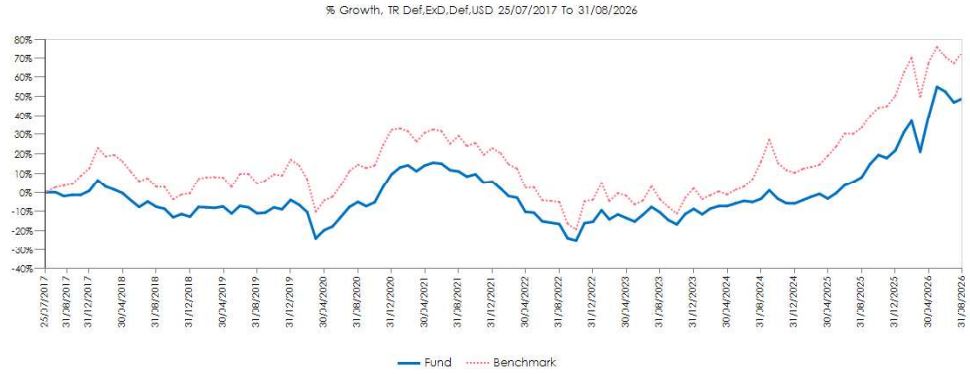
The Fund aims to provide capital growth and income^ by investing in one (1) collective investment scheme.
Note^: The income is in the form of units of the Fund.

The Fund's asset allocation is as follows:
- At least 95% of the Fund's Net Asset Value (NAV) in the USD denominated share class of the Target Fund.
- The balance of the Fund's NAV shall be invested in liquid assets including money market instruments and deposits.

The Fund is suitable for investors who:
- Sophisticated Investor(s)' as defined in the Information Memorandum.

FUND PERFORMANCE

Performance Chart Since Launch In Base Currency[1]



Benchmark: Effective 20 August 2026, the benchmark of the Fund has been replaced from 1/2 MSCI Emerging Market Index (USD), 1/6 JPM EMBI Index EM Hard Currency (USD), 1/6 JPM GBI Emerging Market Index-EM Local (USD) and 1/6 JPM CEMB Index (USD) to 30% MSCI AC World Index (USD), 30% Barclays Global High Yield excl CMBS & EMG 2% index (USD), 30% FTSE Convertible Global Focus index (USD) and 10% Barclays Global Aggregate Bond Index (USD). The fund's performance record for RHB Multi-Asset Growth and Income (USD Class A, RM Class A, RM-Hedged Class A, SGD Hedged Class A, AUD Hedged Class A, RM Hedged Class B, SGD Hedged Class B, AUD Hedged Class B) is unavailable as it is launched less than a year.

Cumulative Performance In Share Class Currency (%)[1]

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Launch
USD-B	1.34	-3.92	8.67	22.19	37.75	66.26	48.88
Benchmark	3.62	-1.75	1.77	15.20	29.70	79.90	73.15
RM-B	-0.13	-6.18	5.33	18.24	32.40	53.81	35.72

Annualised Performance In Share Class Currency (%)[1]

	3 Years	5 Years	10 Years	Since Launch
USD-B	18.45	6.02	N/A	4.47
Benchmark	21.60	6.01	N/A	6.21
RM-B	15.42	3.96	N/A	3.41

Calendar Year Performance In Share Class Currency (%)[1]

	2025	2024	2023	2022	2021
USD-B	29.34	3.11	7.84	-19.86	-3.60
Benchmark	36.14	7.95	6.40	-21.83	-7.15
RM-B	27.72	1.22	4.60	-20.73	-2.16

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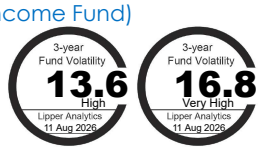


USD class RM class

HISTORICAL DISTRIBUTIONS (MONTHLY)

Net Distribution (Sen)	USD-B	RM-B	AUD-H-B[3]	RM-H-B[3]	SGD-H-B[3]
Total for Financial Year Ended 2025	4.5500	11.0000	N/A	N/A	N/A
25 May 2026	1.0000	1.0000	N/A	N/A	N/A
25 February 2026	0.7000	0.7000	N/A	N/A	N/A
25 November 2025	0.7000	0.7000	N/A	N/A	N/A
25 August 2025	1.2500	4.5000	N/A	N/A	N/A
27 May 2025	1.6000	4.2000	N/A	N/A	N/A
25 February 2025	1.3500	0.8000	N/A	N/A	N/A
Net Yield (%)					
Total for Financial Year Ended 2025	5.26	13.63	N/A	N/A	N/A
25 May 2026	0.89	1.04	N/A	N/A	N/A
25 February 2026	0.67	0.78	N/A	N/A	N/A
25 November 2025	0.72	0.83	N/A	N/A	N/A
25 August 2025	1.40	5.55	N/A	N/A	N/A
27 May 2025	1.88	5.24	N/A	N/A	N/A
25 February 2025	1.60	1.01	N/A	N/A	N/A

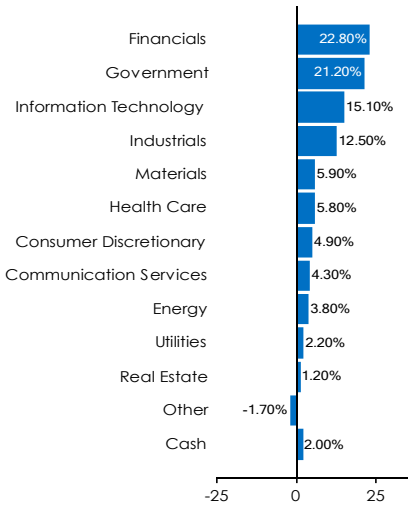
FUND PORTFOLIO ANALYSIS

	USD-B	RM-B	AUD-H-A[3]	RM-A[3]	RM-H-A[3]	SGD-H-A[3]	USD-A[3]	AUD-H-B[3]	RM-H-B	SGD-H-B
Highest NAV - 1 month	1.2568	1.0593	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Highest NAV - 12 month	1.3149	1.1125	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Highest NAV - Since Launch	1.3149	1.1760	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Lowest NAV - 1 month	1.2062	1.0043	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Lowest NAV - 12 month	0.9119	0.7929	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lowest NAV - Since Launch	0.6806	0.6873	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
NAV Per Unit	USD 1.2098	RM 1.0043	AUD 1.0000	RM 1.0000	RM 1.0000	SGD 1.0000	USD 1.0000	AUD 1.0000	RM 1.0000	SGD 1.0000
Fund Size (Million)	USD 0.15	RM 9.20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Units in Circulation (Million)	0.12	9.21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

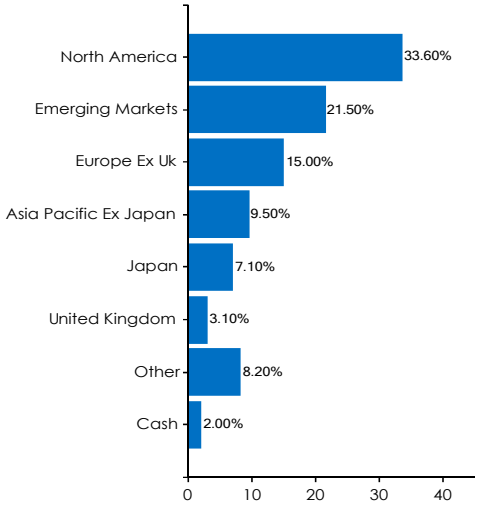
TOP 5 HOLDINGS [2]

AUSTRALIA (COMMONWEALTH OF) 3.25 (21/04/2029) REG-S	1.00%
ALPHABET INC 6.25 (15/05/2029)	0.90%
BRAZIL FEDERATIVE REPUBLIC OF (GOV 10.0 (01/01/2031)	0.80%
MEXICO (UNITED MEXICAN STATES) (GO 8.0 (21/02/2036)	0.80%
NVIDIA	0.70%

SECTOR ALLOCATION [2]



COUNTRY ALLOCATION [2]



[1]Source: Lipper IM. Past performance is not indicative of future performance. Investment involves risks and investor should conduct their own assessment before investing and seek professional advice, where necessary.

[2]As percentage of NAV. Source : Schroder, 31 August 2026. Exposure in Schroder International Selection Fund Multi-Asset Growth & Income - 96.46%

[3]Commencement date for Commencement date for RHB Multi-Asset Growth and Income (USD Class A, RM Class A, RM-Hedged Class A, SGD Hedged Class A, AUD Hedged Class A, RM Hedged Class B, SGD Hedged Class B, AUD Hedged Class B) is 21 August 2026.

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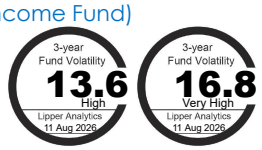

USD class RM class

DISCLAIMER

Based on the fund's portfolio returns as at 11 August 2026, the Volatility Factor (VF) for RHB Multi-Asset Growth & Income Fund - USD Class B is 13.6 and is classified as "High". The VF for RHB Multi - Asset Growth & Income Fund - RM Class B is 16.8 and is classified as "Very High" (source: Lipper). "High" includes funds with VF that are above 11.9 but not more than 16.7 . "Very High" includes funds with VF that are more than 16.7 (source: Lipper). The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

A Product Highlights Sheet ("PHS") highlighting the key features and risks of the Fund is available and investors have the right to request for a PHS. Investors are advised to obtain, read and understand the contents of the PHS and Information Memorandum dated 4 July 2017 and its supplementary(ies) (if any) ("collectively known as the Information Memorandum") before investing. The Information Memorandum has been lodged with the Securities Commission Malaysia ("SC") who takes no responsibility for its contents. The SC's approval or authorization, or the lodgement of the Information Memorandum should not be taken to indicate that the SC has recommended or endorsed the fund. Amongst others, investors should compare and consider the fees, charges and costs involved. Investors should also note that the price of units and distributions payable, if any, may go down as well as up. Where a distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Any issue of units to which the Information Memorandum relates will only be made on receipt of a form of application referred to in the Information Memorandum. For more details, please call 1-800-88-3175 for a copy of the PHS and the Information Memorandum or collect one from any of our branches or authorised distributors. Investors are advised that investments are subject to investment risk and that there can be no guarantee that any investment objectives will be achieved. Investors should conduct their own assessment before investing and seek professional advice, where necessary and should not make an investment decision solely based on this Fund Factsheet. Subscription of units of the Fund is only open to sophisticated investors.

The Manager wishes to highlight the specific risks of the Fund are management risk, liquidity risk, country risk and currency risk. These risks, specific Risks of the Target Funds and other general risks are elaborated in the Information Memorandum.

This Fund Factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Past performance is not necessarily a guide to future performance. Returns may vary from year to year.

This Fund Factsheet has not been reviewed by the SC.